

FIG. 1

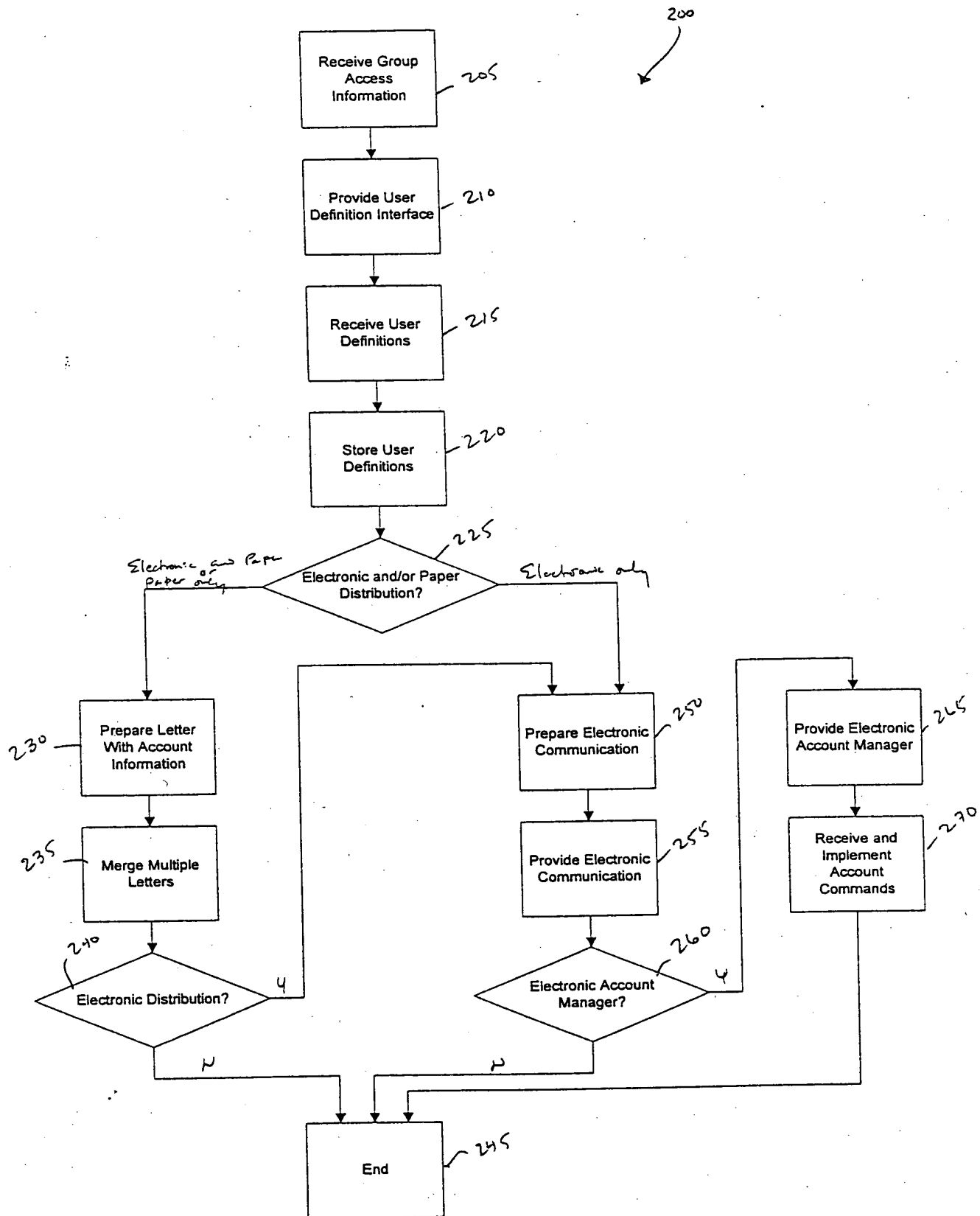


FIG. 2

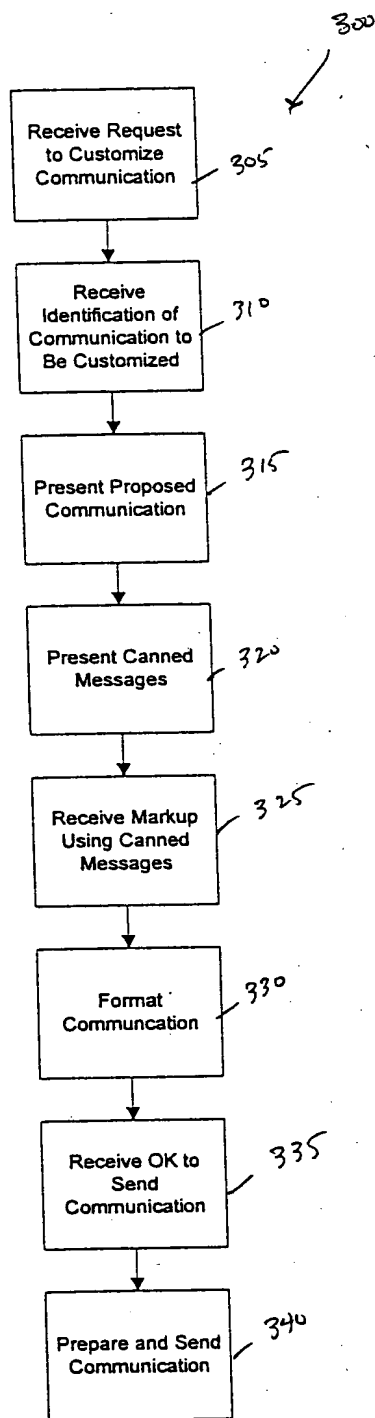
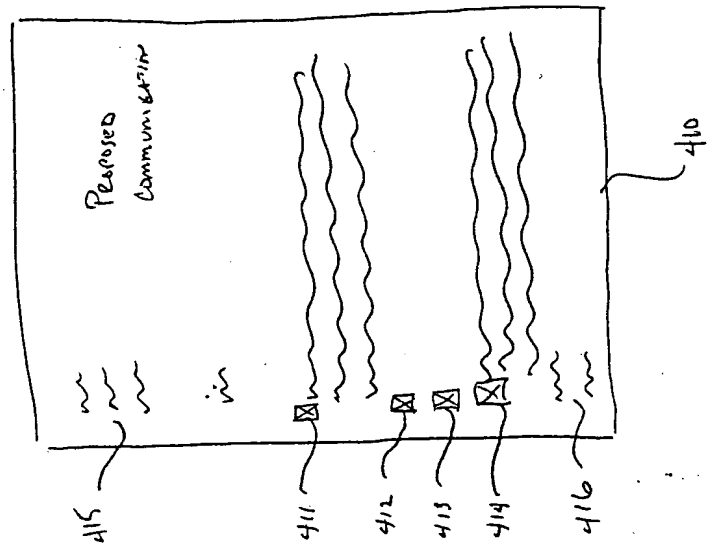


FIG. 3

- 430 {
  - DEROGATORY MESSAGES 432 434
  - Account overdrawn
  - CREDIT LIMIT EXHAUSTED TOO EARLY 438
  - UNWISE SPENDING 436
  - NEEDS TO SEND PAYMENT TO PRIMARY PARTY
  - THREAT OF ELIMINATING ACCOUNT PRIVILEGES 439
- 440 {
  - POSITIVE MESSAGES 442
  - WE PLAY TO SEND PAYMENT ON
  - EVERYTHING IS WELL WITH US 444
  - MORE EVERYTHING IS WELL WITH YOU 446
- 450 {
  - INTRODUCING MESSAGE 452
  - POSITIVE TONE 454
  - NEGATIVE TONE 454
- 460 {
  - CONCLUDING MESSAGE 462
  - POSITIVE TONE 464
  - NEGATIVE TONE 464



420

FIG. 4

400

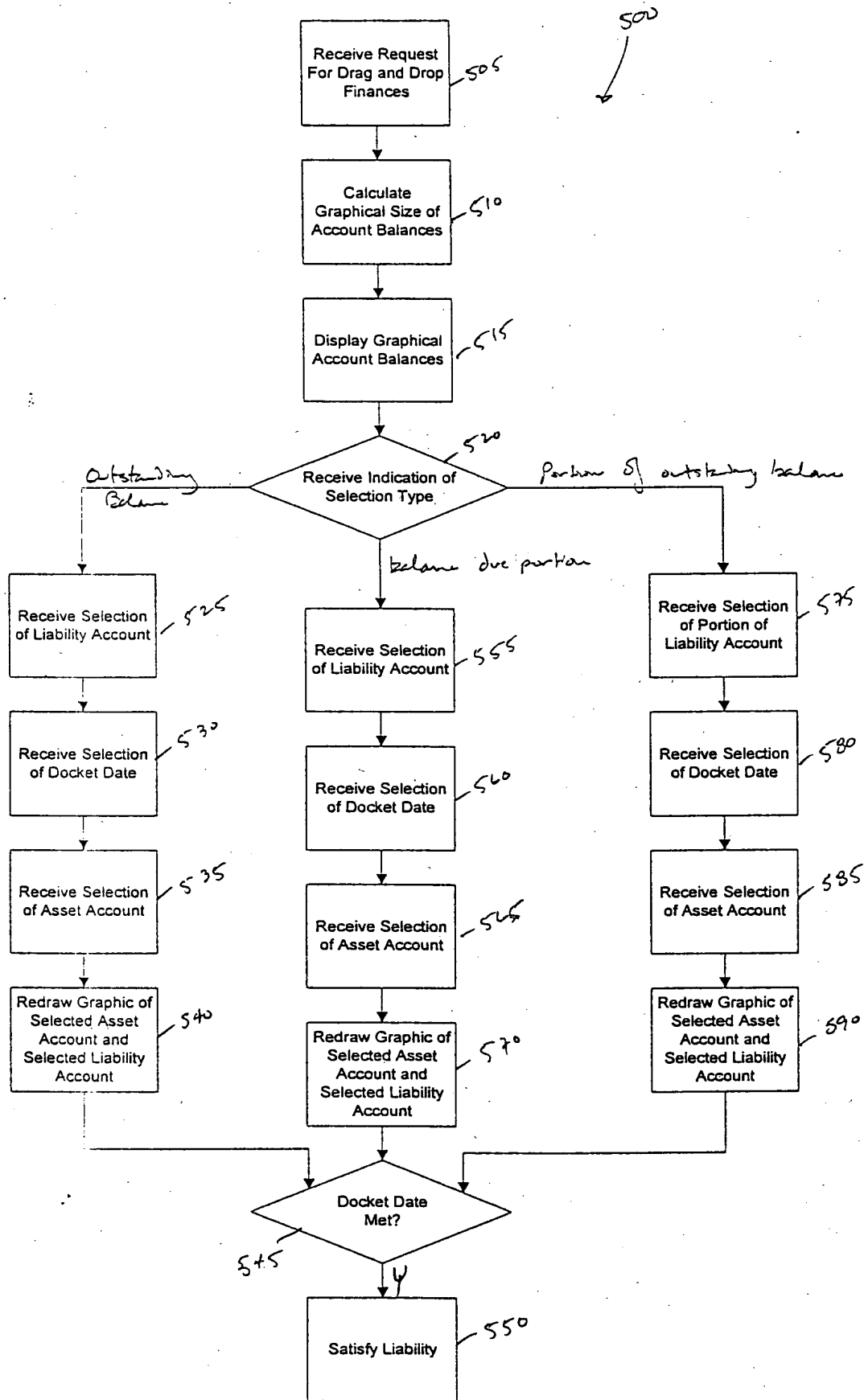
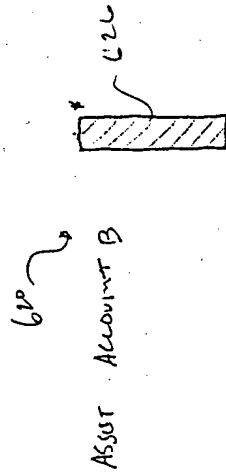
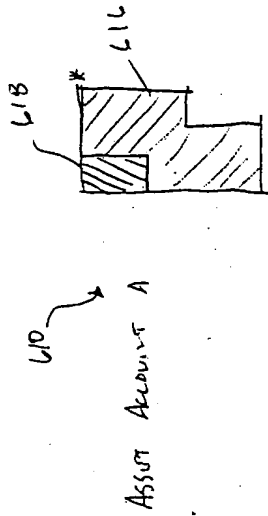
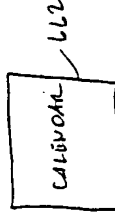
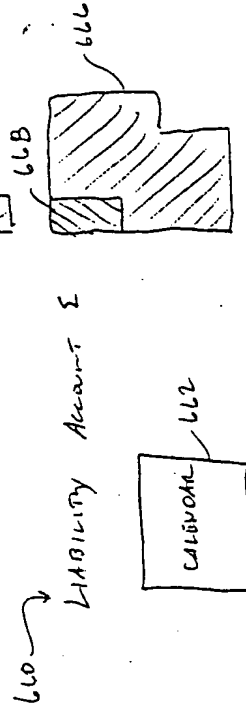
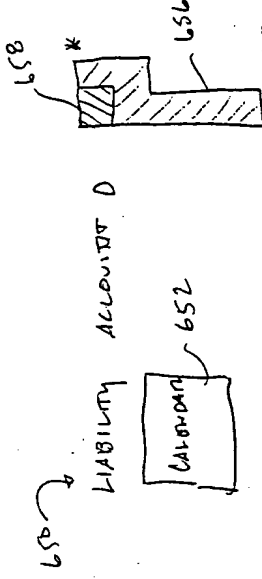
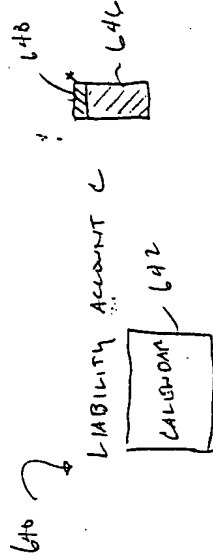
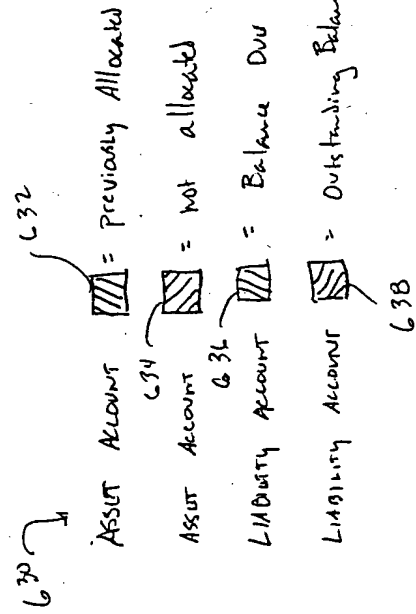


FIG. 5



with 1st rule  
 \* each block equal to X US Dollars



- 672 ○ Select Balance Due
- 670 ○ select Outstanding Balance
- 674 ○ Select Portion of Outstanding Balance
- 676

Fig. 6A

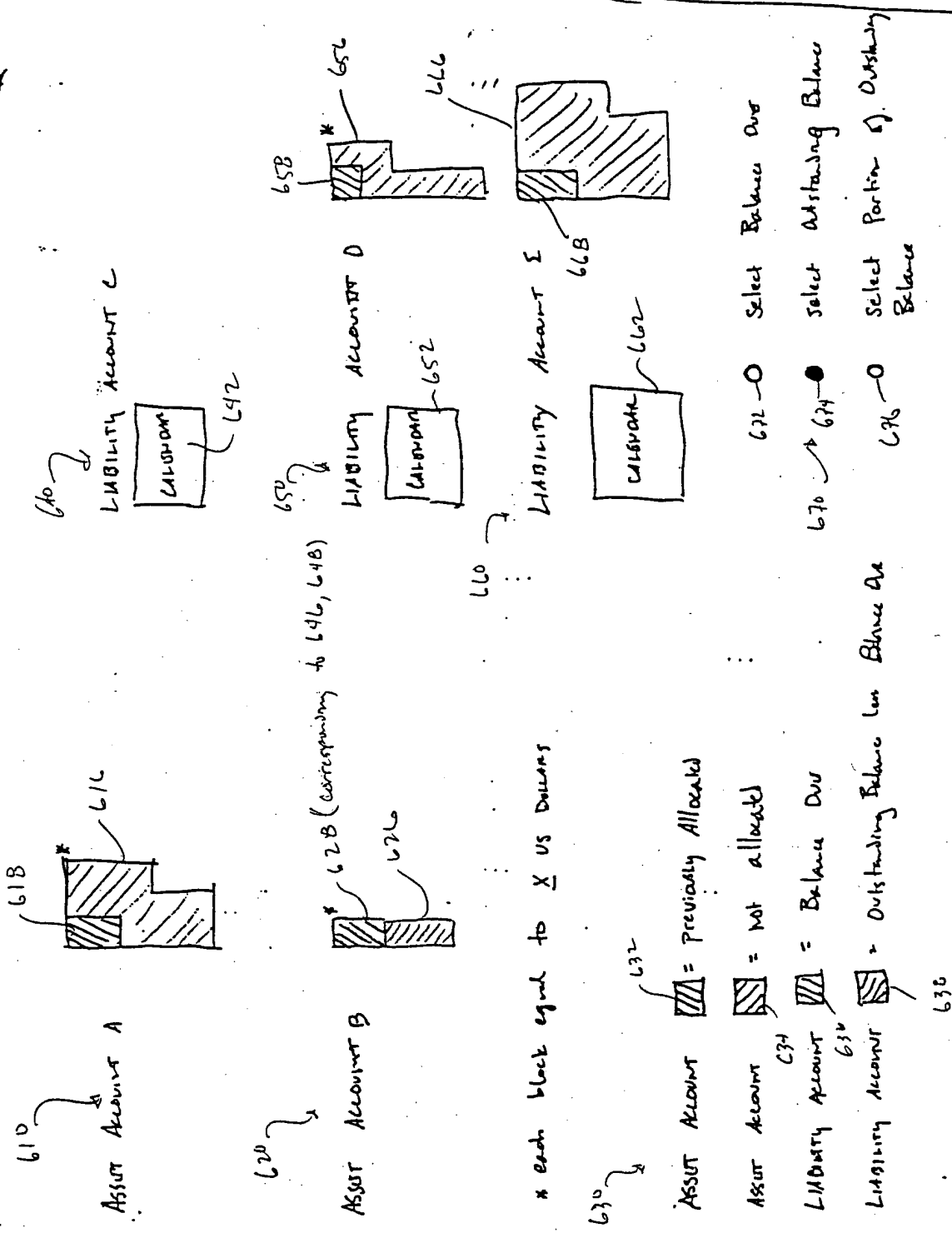
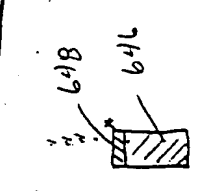
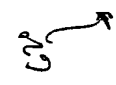


FIG. 6B

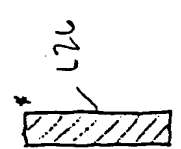
610 (Corresponding to 618 and 658)



ASSET ACCOUNT A



ASSET ACCOUNT B

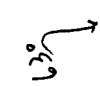


LIABILITY ACCOUNT C

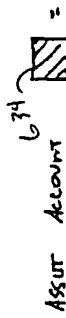


LIABILITY ACCOUNT D

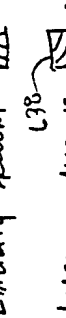
\* each block equal to X US Dollars



ASSET ACCOUNT = Previously Allocated



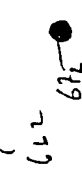
ASSET ACCOUNT = Not Allocated



LIABILITY ACCOUNT = Balance Due



LIABILITY ACCOUNT = Outstanding Balance less Balance Due



LIABILITY ACCOUNT



LIABILITY ACCOUNT



LIABILITY ACCOUNT

Fig 6C